Introduction: -

Banking sector has become an emerging sector in India, their services are affecting to the human life and their life style , no one can deny that now the banks are becoming the necessity of everyone, in this era the need and satisfaction level of human has moved beyond the previous benchmark, and banking sector is providing lot of services to the customer , traditionally bank were providing only saving facility to the public and there were less number of bank are available, now scenario has been changed, there are 171 bank which are working in India, in which some are public sector bank and some are private sector bank are working. earlier the bank worked only for urban side of the country, but now they are focusing on the rural side, they are providing much facility for improvement of their life style and their economic conditions, and it's happening, see now the villagers are producing the crops and they have no fear of money lender, who were made fool them, but a part of these we cannot ignore the technological challenges, for every sector, and banking sector are also facing the great challenges, that's why they are more serious about the innovation policy and strategy. Bank no longer restricted themselves to traditional banking activities, but explored newer avenues to increase business and capture new market satisfied customers are the best guarantee for the stability and growth. Customers will be satisfied only when the banks provide the customized and innovative products and services at responsible cost. Focus on the kind of services provided by developed countries and level of innovation service provided by Indian Banks. Many innovative service are currently available from Indian banks link E-banking, ATMs, anywhere banking etc.

Innovative products in banking

Innovation is defined simply as a " new idea ,device method ".however ,innovation often also viewed as the application of better solutions that meet new requirements, unarticulated needs, or existing market needs .This is accomplished through more effective products , processes, services, technologies, or business models that are readily available to markets, governments and society. The banking products are accounts & deposits, loans, cards, demat, investments, insurance, forex, private banking, mobile banking, etc.

Service Quality

Service Quality is a business administration term used to describe achievement in service. It reflect both objective and subjective aspects of service. The accurate measurement of an objective aspects of customer service requires the use of carefully pre-defined criteria. The measurement of subjective aspects of customer service depends on the conformity of the expected benefit with pre received result. The 5 dimensions of service quality:

♣ **Tangibility** - Appearance of physical facilities, equipment, personnel, and communication materials.

♣ **Reliability** - Ability to perform the promised service dependably and accurately.

♣ **Responsiveness** - Willingness to help customers and to provide prompt service.

♣ **Assurance** - Knowledge and courtesy of employees and their ability to convey trust and confidence.

♣ **Empathy** - caring and individualized attention that a firm provides to its customers.

REVIEW OF LITERATURE

S. No	Topic	Author	Year	Country	Journal	Objective	Test and Methodology	Conclusion	Data collected
1	Exploring the effect of perceived service quality on customer's satisfaction. A study of banking sector in Jordan.	K.S Ramola & Neeraj Kumar	2015	India	International journal of social sciences arts & humanities.	1. Innovative banking becoming the modern technique for the welfare of the banking customer. 2. To analyse that innovative banking are profitable for satisfaction of the customer as well as society.	ANOVA Test.	Commercial banks percentage is very poor in the comparison of public banks CSR policies are very innovative.	Primary & Secondary data.
2	Internet Banking Challenges and Opportunities in India Context	Vikas Chauhan and Vipin Choudhary	2015	India	Journal of Management Sciences and Technology	To study the benefits of using Internet banking. To study challenges and opportunities	Descriptive	Security Risk, Privacy Risk, Trust Factor, and less awareness among consumers about e-banking are acting acting as huddle in the adoption of banking facilities	Secondary
3	Impact of Retail Banking in Indian Economy	Parman and Barodi	2015	India	International Journal of Recent	To study of Retail Banking.	Descriptive Methodology	Retail lending has turned out to be a key	Secondary

		ya and Anita Singh Chauhan			Scientific Research	To find the impact of Retail Banking on Indian economy. To study the various challenges and opportunities of retail banking in India.		profit driven for Banks.	
4	Customers Perception and their satisfaction in Innovative Banking Industries. A case study of uttarakhand India.	K. S Ramola and Neeraj Kumar	2015	India	International Journal of Social Sciences Artrs and Humanities	Innovative Banking becoming the modern technique for the welfare of the Banking Customer To analyse that innovative banking are profitable for satisfaction of the customer as well as the society	ANOVA Test etc.	Commercial Banks percentage is very poor in the comparison of Public Banks CSR Policies are very innovative	Primary and Secondary
5	A study on service quality of E-banking amenities	Dharmendra Sharma, arpita	2015	India	Journal of banking, information technology	To study the Banking development.	Descriptive	Various different Product is offered by	Secondary

		Patel and Swati sabarwal			and management	To study the challenges faced by Banking Sector.		Banks and cost is covered.	
6	Indian Banking Sector-Challenges and Opportunities	Dr. K Ratna Manikyan	2014	India	Journal of Business and Management	To explain the changing banking scenario. To analyse the liberalization, Globalization and Privatization. To study the challenges and Opportunities	Descriptive	To compete with Global banks various innovative technology are used. Policies & strategies are framed. Level of consumer awareness is more.	Secondary
7	Modern Banking services-A key Tool for Banking Sector	Dr. T Vijayaravan	2014	India	International journal of Commerce/ Business and Management	To realize the benefits of modern banking services. To aware the importance with respect of modern banking services.	Descriptive	Majority of Banks are insisting on cashless and paperless payment modes. Wide range services are being offered by banks using electronic media.	Secondary
8	Electronic Banking in India: Innovations, Challenges and	Karamjit Kaur Rajneesh	2014	India	International Journal of Management and Commerce	To study the needs and benefits of E-Banking.	Descriptive	Various opportunities and challenges are still there for the banking	Secondary

	Opportunities.				Innovation	To study the current status of financial innovations Indian Banking Sector. To study the challenges faced in E-Banking To study the opportunities available in E-Banking		sector.	
9	A study of Adoption Behaviour of Mobile Banking services by Indian Consumers	Nitin Nayak, Vikas Nath and Nancy Goel.	2014	India	International Journal of research in Engineering and Technology	To examine the adoption of behaviour of Mobile Banking Services by Indian Consumers	Descriptive	The adoption of mobile banking services in India is very low. Bank should create awareness about the mobile banking services.	Secondary
10	A comparative study on customer satisfaction in Indian Public sector and Private Sector Banks	Pallavi Gupta, Chhaya Mangal, Mishra and Tazyn Rahman	2013	India	International Journal of Social Scheme and Inter Disciplinary research	To study the comparison On customer satisfaction in Indian Public Sector and Private Sector Banks	Descriptive	Private Banks are more successful in achieving satisfying relationship with its customers with good services rather than that of Public Banks	Secondary
11	Measuring customer satisfaction in Banking Sector	Dr. Snehal Kumar H	2013	India	Asia Pacific Journal of Marketing and	To know the various important service	Descriptive	Customer gives highest importance to re-liability	Primary, secondary

	with Special Reference to Banks of Surat City	Mistry			Manageme nt Review	quality dimension in Banking Industry To know the satisfaction level of Customer in each service dimension		dimension and further to responsiveness of bank employee and assurance factor	
12	Customer Preference towards use of ATM service in Pune City	Piyush Chattop adhyay, Dr Saraleli nath	2012	India	Internationa l Journal of Marketing Financial Services and Manageme nt Research	To study the awareness and preference to use ATM services offered by select op-operative banks in Pune City. To study the problems faced by customers while using ATM service offered by select co-operative banks in Pune City	Percentage, frequencies and Chi-Square test	The majority of the customers are highly satisfied with ATM services and view them as "essential" services	Primary and Secondar y
13	Mobile Banking as Technology Adoption and Challenges: A case of M-	Archan a Sharma , Dr. Vineet	2012	India	Internationa l Journal of Scientific and research	To focus on the adoption mobile banking service by	Exploratory Research	Mobile Phones have immense potential of conducting financial	Primary and Secondar y

	Banking in India	Kansal			publications	consumers		transactions thus leading the financial growth with lot of convenience and much reduced cost	
14	Impact of Innovation on Realizing the competitive advantage in banking sector in Jordan	Azzam Azmi, Abon-Moghli, Ghaith Mustafa, Al Abdullah and Ayed Al Maula	2012	Jordan	American Academic and Scholarly journal	To examine the impact of the innovation on realizing competitive advantages.	Quantitative descriptive	Innovation has positive impact on Time, quality and flexibility and adopting innovative methods in products and process allow banks to customize products and services based on the customer requirements.	Primary
15	Customer Perception of innovative banking products in cape coast metropolis, Ghana	Edward Marfayiandom, Abraham Ansong	2012	Ghana	International Journal of Business and Management	Explanatory	To examine the customers perception of Innovative banking products in Cape Coast Metroplois	There is general awareness of innovative banking products among university students.	Primary and Secondary
16	Usage patterns of Electronic Banking services by	A J Joshna, Moli P Koshy	2011	India	Journal of Internet Banking and	To determine the usage of Patterns of electronic	Descriptive	It was found that users in general used less of branch	Primary and Secondary

	Urban Educated customers: Glimpses from India				Commerce king chi	banking services by Urban Educated customers		banking and ATM's as compared to non-users, They use more of the electronic banking channels	
17	Effect of TQM on Customer satisfaction in Indian Banking Industry: A literature review	Durgesh Pattanayak, Dr. K moddulety	2011	India	European Journal of Business and Management	To study the effect of TQM on customer satisfaction in Indian Banking Industry	Descriptive	TQM can improve performance of a bank by lowering costs, increasing revenues, delighting customers and empowering employees	Secondary
18	Acceptance of E-Banking among Adult customers: An Empirical investigation in India	Neha Dixit and Dr. Saraj K Datta	2010	India	Journal of Internet Banking and Commerce	To study the acceptance of E-banking among adult customers	Descriptive	Banks must be concerned the attitudes of adult customers with regard to acceptance of online banking as well are more reluctant to join new technologies	Secondary and Primary
19	The impact of Internet Banking on Bank Performance and	Pooja Malhotra	And Balvinder Singh	2009	India	To study the impact of Internet Banking on	Descriptive	Internet Banks are larger, more profitable and are more	Primary and Secondary

	Risk: The Indian Experience					Bank performance and Risk		operationally efficient than non-internet banks	
20	Mobile Banking and Economic Development, Linking Adoption, Impact and use	Jonathan Donner and Cancilo Andres Tellez	2008	India		To study the adoption method of mobile banking To study the impact and use of mobile banking and Economic Development	Descriptive	Mobile Banking/ Payments has implications for more than general set of discussion about mobile telephony in the developing world	Secondary

Niveen, Al-Sayyed, Suifan M, Taghrid S, AlawnehAfnan R, (2015), Exploring the Effect of Perceived Service Quality on Customers Satisfaction: A Study of

Banking Sector in Jordan, ***Journal of Management Research*** **ISSN 1941-899X, Vol. 7, No. 1**

In this article author said that the relation between Perceived Service Quality elements and customer satisfaction. The unit of analyses consisted of customers of different banks in Jordan. The study focused on the need for exploring the effect of perceived service quality on customers' satisfaction. Results indicate that service quality and all its dimensions have significant and positive relationship with customer satisfaction.

Chauhan Vikas, Choudhary Vipin, Dr. (2015) Internet Banking: Challenges and opportunities in Indian Context, **Journal of Management Sciences and Technology 2 (3), ISSN 2347-5005.**

In this article author told us the concept of internet banking has got attention in the Indian context. Most of the banks have already implemented the e-banking facilities, as these facilities are beneficial to both i.e. banks as well as consumers. But the adoption of e-banking by the consumers is still at the early stage due to various challenges. The challenges such as security risk, privacy risk, trust factor and less awareness among consumers about e-banking are acting as hurdle in the adoption of e-banking facilities.

Barodiya Parmanand and Chauhan singh Anita (2015), Impact of Retail Banking in Indian Economy, **International Journal of Recent Scientific Research Vol. 6 Issue 4.**

In this article author told us that there is a need of constant innovation in retail banking. In bracing for tomorrow, a paradigm shift in bank financing through innovative products and mechanisms involving constant up gradation and revalidation of the banks' internal systems and processes is called for. Banks now need to use retail as a growth trigger. This requires product development and differentiation, innovation and business process reengineering, micro planning, marketing, prudent pricing, customization, technological up gradation, home / electronic / mobile banking, cost reduction and cross-selling. While retail banking offers phenomenal opportunities for growth, the challenges are equally daunting.

Ramola S.K, Kumar Neeraj (2015), Customers Perception and their satisfaction in Innovative Banking Industries: A Case study of Uttarakhand, India, **International Journal of Social Sciences Arts and Humanities, Vol. 3 No. 1, ISSN 2321-4147.**

In this article author said that Banking sector has become an emerging sector in Indian financial market, their services are affecting to the human life and their life style, no one can deny that now the banks are becoming the necessity of everyone, in this era the need and satisfaction level of human has moved beyond the previous benchmark, and banking sector is providing lot of services to the customer.

Sharma Dharmendra, Patel Arpita and Sabarwal Swati (2015), A study on Service Quality of E-Banking Amenities (with special reference to ICICI Bank**) Journal of Banking, Information Technology and Management Volume 12. No. 1. ISSN 0972-902X.**

In this article author said that the present study revealed that out of the four dimensions analyzed in the study, two dimensions efficiency and system availability emerged as key factors which were affected by the demographic variables age and gender. After studying various aspect of internet banking and analyzing the result it was found that in case of ICICI Bank, the male customers prefer e-banking service more as compared to the traditional banking as they find it more complicated, on contrary female customers are not comfortable with e-banking or in other word they are more inclined towards the traditional banking, they found e-banking services of ICICI bank more complicated for transaction banking.

Sharma Pal Sathya K.N. Dr. Prasad L.H (2014) Banking Development and Challenges, **International Journal of Advancements in Research and Technology, Vol. 3, Issue II, ISSN 2278-7763**.

In this article author told us that the pre and post liberalization era has witnessed various environmental changes which directly affects the aforesaid phenomena. It is evident that post liberalization era has spread new colours of growth in India, but simultaneously it has also posed some challenges.

Manikyam Ratna K. Dr. (2014) Indian banking sector. Challenges and opportunities, **IOSR Journal of Business and Management (IOSR-JBM) e-ISSN 2278-487X, p-ISSN 2319-7668 Vol. 16, Issue Ver. I**

In this article author told the various challenges and opportunities like High transaction costs, IT revolution, timely technological up-gradation, intense competition, privacy & safety, global banking, financial inclusion. Banks are striving to combat the competition. The competition from global banks and technological innovation has compelled the banks to rethink their policies and strategies. Different products provided by foreign banks to Indian customers have forced the Indian banks to diversity and upgrade themselves so as to compete and survive in the market.

Vijayaragavan T. Dr. (2014) Modern Banking Services A Key Tool for Banking Sector **International Journal of Commerce Business and Management (IJCOM), ISSN 2319-2828 Vol. 3, No.4.**

In this article author said that the banks deployed to technology intensive solutions like enhancing core banking value, revamping the digital agenda, moving from information to insight, dealing with a changing risk regime, from cash to electronic modes of payment, grappling with financial inclusion, empowering employees and accelerating innovation. Banks have changed in their operations and moved towards universal banking along with the increased usage of technology. Majority of banks are insisting on cashless and paperless payment modes. Today banking is known as innovative banking.

Nayak Nitin, Nath Vikas, Goel Nancy, (2014), A Study of Adoption Behavior of Mobile Banking Services by Indian Consumers, ***International Journal of Research in Engineering & Technology*** **(IMPACT: IJRET) ISSN (E): 2321-8843; ISSN(P): 2347-4599 Vol. 2, Issue 3, , 209-222**

In this article author said that banks should create awareness about the mobile banking services through Advertisements, Pamphlets, Demo Fares, Campaigning etc. so that the customer feel informed and it may create interest among them. The main attention of management should be focused on the development of usefulness of system, trust building and cost reduction. This study suggests that the creative promotional and pricing strategies, including cost reduction should be implemented to attract more price-conscious customers. It is also found that customers will adopt mobile banking if they find it easy to use and understand.

Gupta Pallavi, Mishra Chhaya Mangal, Rahman Tazyn, (2013). A Comparative Study on Customer Satisfaction in Indian Public Sector and Private Sector Banks (with special reference to Delhi and NCR region) ***International Journal of Social Science & Interdisciplinary Research*** **ISSN 2277 -3630 IJSSIR, Vol. 2 (8),**

In this article author said that Private Banks have been successful in achieving satisfying relationship with its customers with good services and they have been successful in implementing tangible factors like modern equipment, infrastructural facilities, quality of materials used etc., however, public sector banks have to improve a lot in this area.

Mistry, Snehal Kumar H, (2013). Measuring customer satisfaction in banking sector: with special reference to banks of Surat city, ***Asia Pacific Journal of Marketing & Management Review*** **ISSN 2319-2836Vol.2 (7)**

In this article author said that Role of banking industry is important in accelerating the economic growth. With the expansion of banking services to peoples excluded from banking services to large corporate searching fund for their activities, makes the importance of banking services. Therefore, customer satisfaction is the key for many banks to survive in competition.

Chattopadhyay, Piyush and Saralelinath dr. (smt.) s (2012). Customer Preference Towards use of ATM Services in Pune City. ***IRJC International Journal of Marketing, Financial Services & Management Research*** **Vol.1 Issue ISSN 2277 3622**

In this article author said that study provides the evidence that a majority of the customers are highly satisfied with ATM services and view them as ―essential services. The customers prefer ATM with time and cost utility which provides efficient services. Despite drawbacks in ATMs, it is still preferred as it benefits the bank, employees and customers. It is thus, imperative for banks to ensure that undisrupted and efficient ATM service is provided to customers for best results. In the end the researcher has conveyed that if study provokes the authority concerned then they should take some positive measures for improving the effectiveness of ATMs.

Sharma, Archana and Kansal Dr. Vineet (2012). International Mobile Banking as Technology Adoption and Challenges: A Case of M-Banking in India***. Journal of Scientific and Research Publications*****, Volume 2, Issue 2, 1ISSN 2250-3153**

In this article author told that it is well recognized that mobile phones have immense potential of conducting financial transactions thus leading the financial growth with lot of convenience and much reduced cost. For inclusive growth, the benefits of mobile banking should reach to the common man at the remotest locations in the country. For this all stakeholders like Regulators, Government, telecom service providers and mobile device manufactures need to make efforts so that penetration of mobile banking reaches from high-end to low end users and from metros to the middle towns and rural areas. There is also need to generate awareness about the mobile banking so that more and more people use it for their benefit.

Abou-moghliAzzamAzmi ,Ghaith Mustafa Al Abdallah, Ayed Al Muala,(2012), Impact of Innovation on Realizing Competitive Advantage in Banking Sector in Jordan**,** ***American Academic & Scholarly Research Journal*** **Vol. 4, No. 5**

In this article author told us about the impact of innovation on realizing the competitive advantage in the banking sector in Jordan. The impact of innovation on each of the competitive advantage's dimensions is tested through the statistical package for social science (SPSS). Reliability analysis, descriptive statistics, and regression analyses were performed

Marfo-Yiadom Edward, (2012), Customers' Perception of Innovative Banking Products in Cape Coast Metropolis, Ghana**,** ***International Journal of Business and Management*** **Vol. 7, No. 3**

In this article author said about the financial sector reforms have seen the proliferation of banks in Ghana. The force of technology has led to the introduction of innovations in banking products. This study has revealed that there is general awareness of innovative banking products among university students. ATM and E-Zwich were the most popular innovative products. The drivers of innovative banking products include convenience, reliability, security and ease of use.

Joshua A J &Moli P Koshy (2011), Usage Patterns of Electronic Banking Services by Urban Educated Customers: Glimpses from India, Journal of ***Internet Banking and Commerce,*** **Vol. 16 no. 1.**

In this article author told us about the banks that to target those customers whose usage of computers, internet and other technology products are on the higher side for promoting electronic banking services usage. The banks have to encourage the existing users of internet banking, tele banking and mobile banking to use these services more frequently, as the study showed that the majority of the users are not even using these services at least once a week. The banks could encourage customers to use these services more frequently through rewarding customers for conducting transactions through these electronic channels with incentives such as reduced service charges.

Pattanayak, Durgesh (2011). Effect of TQM on customer satisfaction in Indian Banking industry.***European Journal of Business and Management*****, Vol. 3, No.233**

In this article author told us about the research gap of relationship between TQM and Customer satisfaction. So the objective is to find out the association between the multidimensionality of TQM and Customer satisfaction in the banking industry in the Indian context. This research provides constructive information that helps the practitioners to precisely identify areas of concerns and take corrective measures to enhance their level of customer satisfaction.

Dixit, Neha&Dutta, Saroj K (2010).Acceptance of E-banking among Adult Customers: An Empirical Investigation in India. ***Journal of Internet Banking and Commerce,*** **Vol. 15 no. 2**

In this article author told us that the acceptance of e-banking services among adult customers and also indicates level of concern regarding security and privacy issues in Indian context. The finding depicts many factors like security & privacy, trust, innovativeness, familiarity, awareness level increase the acceptance of e-banking services among Indian customers.

Malhotra, Pooja& Singh, Balwinder (2009). The Impact of Internet Banking on Bank Performance and Risk: The Indian Experience. ***Eurasian Journal of Business and Economics*****, Vol. 2 no. 4**

In this article author told us the performance of an Internet group in comparison to non-Internet banking group and impact of Internet banking on banks' performance and risk. The analysis indicates several significant differences in the profile of banks that offer Internet banking and banks that do not. Broadly speaking, on an average, Internet banks are larger, more profitable and are more operationally efficient than non-Internet banks. Internet banks have higher asset quality and are better managed to lower the expenses for building and equipment. In contrast to developed countries Internet banks in India rely substantially on deposits, the traditional source of financing.

Donner, Jonathan and Tellez, Camilo. (2008). Mobile banking and economic development: Linking adoption, impact, and use, ***Asian Journal of Communication*****, 18(4), 318-322.**

In this article author told us that the emergence of m-banking/m-payments systems has implications for the more general set of discussions about mobile telephony in the developing world. The latest case of m-banking/m-payments systems is a reminder that an understanding of the role of the mobile in developing societies must include its role in mediating both social and economic transactions.

RESEARCH GAP

Banking sector has become an emerging sector in India, their services are affecting to the human life and their life style, no one can deny that now the banks are becoming the necessity of everyone, in this era the need and satisfaction level of human has moved beyond the previous benchmark, and banking sector is providing lot of services to the customer, Yet lot of work has been done on customer perceptions, service quality but no work has done on the impact of innovative products and its effect on service quality that is converted into customer's satisfaction at the end. The study will focus all the aspects of innovative products and its services, customer's satisfaction and enhancement of banking services towards customer.

OBJECTIVES

- To identify the customer expectations in present banking sector for service quality.
- To study about the various available and forthcoming innovative products and their scope in banking sector in India.
- To analyze the initiative, inclusions and features of innovative products in banking in India.
- To evaluate the level of service quality and customer satisfaction through innovative products in banking sector.
- To interpretate how revolutions in banking products have contributed to improve the service quality in banking sector.
- To highlight the area of improvement in innovative products to improve the service quality in banking sector.

HYPOTHESIS OF THE STUDY

H_0- Service Quality in banking sector is independent from innovative products.

H_1- Service Quality in banking sector is dependent on innovative products.

RESEARCH METHODOLOGY

As Innovative products reflects the ways the banks are growing up with new technologies, this study attempts to explore the perception of customers in respect to the service quality and innovative services provided by the banks.

Design of the Study: -

The design of the study will be descriptive and the exploratory research design.

Sample of the Study: -

The sample size will be 400.

Data Collection: -

The study relies on primary data.

For obtaining primary data, structured questionnaire is designed to collect data from customers of banks.

STATISTICAL TOOLS

The data will be collected, tabulated and presented in the form of pie charts, graphs and tables. The statistics used will be:-

- Arithmetic Mean
- Trend analysis
- Correlation
- Standard Deviation
- Chi-Square test
- Annova test
- Other relevant higher statistical measure

LIMITATIONS

1. The study is limited to the expectations and perceptions of customers having an account in private and public sector banks and as we know expectations and perceptions of customer's changes with time.
2. The present study is going to be limited due to based on primary data which can be biased.
3. There is no scientific tool available to judge service quality through innovative products.

CHAPTERISATION

- Introduction
    - Innovative products in banking
    - Service quality
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- Research Methodology
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    - Sample of the Study
    - Data Collection
    - Statistical Tools
    - limitations
- Innovative products in banking sector
- Service quality in banking sector
- Impact of innovative products on service quality
- Analysis of impact of innovative products on service quality
- Conclusion’s and suggestions
- Webliography

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